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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name		First name
Write the name that is on your government-issued picture identification (for example, your driver's	Middle name Shorter	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Jr Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX1368	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Theodore First Name	Shorter Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wilder Valle Last Ivalle	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		Number Street Apt 1	Number Street
		Joliet Illinois 60435	
		City State Zip Code	City State Zip Code
		Will County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Shorter Debtor 1 Theodore Case number (if known) First Name Middle Name Last Name Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Code you Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ✓ No. bankruptcy within the last 8 years? Yes. District MM / DD / YYYY When District Case number District Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you Yes. Debtor spouse who is not When District Case number, if known filing this case with you, or by a business Relationship to you Debtor partner, or by an District Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Shorter Debtor 1 Theodore Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Theodore Shorter Signature of Debtor 1 Signature of Debtor 2 Executed on _ 5/7/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Theodore		Shorter	Case number (if ki	no wn)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an				lles filed with the petition is incorrect.
attorney, you do not	· ·			
need to file this page.	/s/ Sean McNulty		Date	5/7/2018
	Signature of Attorney for	or Debtor		// / DD / YYYY
	olgitatato ot / taomoj t	0. 20210.		
	Sean McNulty			
	Printed name			
	Ownerd Law Fire			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	0			
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Theodore	Shorter	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$5,811.00
1b. Copy line 62, Total personal property, from Schedule A/B	Φ5 044 00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,811.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	#10.045.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$18,315.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	#10.005.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$19,885.00
Your total liabilities	\$38,200.00
lart 3: Summarize Your Income and Expenses	
Part 3: Summarize Your Income and Expenses	
	\$3,505.65
. Schedule I: Your Income (Official Form 106I)	
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	

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Debt	tor 1	Theodore		Shorter	Case number (if known)		
		First Name	Middle Name	Last Name			
Part 4	4:	Answer These Question	ons for Administrati	ive and Statistical Rec	ords		
6. A ı	re yo	ou filing for bankruptcy un	der Chapters 7, 11, or	13?			
Г	٦ N	o. You have nothing to repo	ort on this part of the for	rm. Check this box and sub	mit this form to the court with your other so	chedules.	
	_ 7 Y	es.					
7. W		kind of debt do you have?					
Ŀ					d by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.		
г	ΠY	our debts are not primaril	y consumer debts. Yo	u have nothing to report on	this part of the form. Check this box and si	ubmit	
		nis form to the court with you			<u> </u>		
8. F	rom	າ the Statement of Your Cu	ırrent Monthly Income	e: Copy your total current m	onthly income from Official	\$4,047.48	
		122A-1 Line 11; OR , Form				Ψ1,017.10	
9.	Con	w the following special ca	tagarias of claims fro	m Part / line 6 of Schodu	do E/E:		
3 .		opy the following special categories of claims from Part 4, line 6 of Schedule E/F:					
	Froi	m Part 4 on Schedule E/F,	copy the following:		Total claim		
	9a.	Domestic support obligation	s (Copy line 6a.)		\$0.00		
		•	,	orant (Comulian Ch.)	\$0.00		
	90.	Taxes and certain other dep	lebts you owe the governm	nent. (Copy line 6b.)	<u>.</u>		
	9c.	Claims for death or personal	injury while you were in	ntoxicated. (Copy line 6c.)	\$0.00		
	9d.	Student loans. (Copy line 6f	.)		\$0.00		
	9e.	e. Obligations arising out of a separation agreement or d		r divorce that you did not rep	port as \$0.00		
		rity claims. (Copy line 6g.)					
	9f. [Debts to pension or profit-sh	aring plans, and other s	similar debts. (Copy line 6h.)	\$0.00		
		- h b	O [2]				

\$0.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Theodore	Shorter	
Debtor 2	First Name Middle N	Name Last Name	
(Spouse, if fil	ing) First Name Middle N	Name Last Name	
United Sta	ttes Bankruptcy Court for the: Northern	District of Illinois	
Case num	ber	(State)	
Officia	I Form 106A/B		Check if this is an amended filing
Sched	dule A/B: Property		12/1
category v responsibl write your	where you think it fits best. Be as complete a e for supplying correct information. If more s name and case number (if known). Answer e	ist an asset only once. If an asset fits in more the ind accurate as possible. If two married people aspace is needed, attach a separate sheet to this every question. nd, or Other Real Estate You Own or Have	are filing together, both are equally form. On the top of any additional pages,
		in any residence, building, land, or similar prope	
✓	No. Go to Part 2		
	Yes. Where is the property?		
1.1	Street address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
		Condominium or cooperative Manufactured or mobile home	Current value of the entire property? Current value of the portion you own?
	Number Street City State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	c.,	Who has an interest in the property? Check one.	Check if this is community property (see instructions)
		Debtor 1 only	
		Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this i property identification number:	tem, such as local
If you	own or have more than one, list here:		
1.2		What is the property? Check all that apply. Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.2	Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
		Condominium or cooperative	Current value of the entire property? Current value of the portion you own?
		Manufactured or mobile home	——————————————————————————————————————
	Number Street	Land	Describe the nature of your ownership
		Investment property Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip Code	Other	
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one. Debtor 1 only	
		Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this i	tem, such as local

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Debtor 1	Theodore First Name	Middle Name	Shorter Last Name	Case number	(if known)	
1.3 Stre	eet address, if available, or o		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	t apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nu	mber Street / State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[[[]	Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an or operty identification number:	nother	Check if this is co (see instructions)	mmunity property
	I the dollar value of the po ave attached for Part 1. W	ortion you own for a rite that number h	all of your entries from Part 1, incere.	luding any entries	s for pages	
Do you o v you own t	that someone else drives. If	equitable interest you lease a vehicle,	in any vehicles, whether they are also report it on Schedule G: Execut	-	-	
3. Cars, va		tility vehicles, motor	cycles			
3.1	Model: Year:	Chevrolet Cruze 2016	Who has an interest in the proone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	10000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community		Current value of the entire property? \$9720.00	Current value of the portion you own? \$4860.00
3.2	Make Model: Year: Approximate mileage:		instructions) Who has an interest in the proone. Debtor 1 only	operty? Check		claims or exemptions. Put ured claims on Schedule D:
	ADDROXIMATE MIRSON.		Debtor 2 only		Current value of the	ains secured by Froperty.

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tor 1	Theodore		Shorter Case nur	mber (if known)	
	First Name	Middle Name	Last Name	· · · · · ·	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any sector of the control of the cont	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any sect Creditors Who Have Cla	claims or exemptions. Pured claims on Schedule aims Secured by Property
	Other information:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another Check if this is community property (se	٩	
Exar		•	instructions) r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces	ccessories	
		•	instructions) r recreational vehicles, other vehicles, and a	ccessories sories Do not deduct secured	claims or exemptions. F ured claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors, p No Yes Make _	•	instructions) r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces Who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	ccessories sories Do not deduct secured the amount of any secured	ured claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage:	•	instructions) r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured trace. Current value of the entire property?	ured claims on Schedule aims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors, p No Yes Make Model: Year: Other information: Make Model: Year:	•	instructions) r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces Who has an interest in the property? Checkone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Checkone. Debtor 1 only	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the entire property?	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	instructions) r recreational vehicles, other vehicles, and a fishing vessels, snowmobiles, motorcycle acces Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (se instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the entire property? Do not deduct secured the amount of any secured the entire property?	ured claims on Schedule aims Secured by Propert Current value of the

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living Room Set, Bed, Kitchen Table and Charis \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone, Laptop \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$650.00 for Part 3. Write that number here

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes \$1.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: **BMO** Harris \$300.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Theodore		Shorter	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer assuer name:	checks, promissory not	es, and money orders.	
21.	Retirement or pension Examples: Interests in IF		. thrift savings accounts.	or other pension or profit-sharing plans	
	✓ No	, -,,,	,	3 1 2 3 1 1 1 1 1 1 1 1 1	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:	_		
		Additional account:	_		
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			

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Debte	or 1 Theodore	Shorter	Case number (if known)	
		Middle Name Last Name		
24.	Interests in an education IRA, in a 26 U.S.C. §§ 530(b)(1), 529A(b), an	an account in a qualified ABLE program, or und nd 529(b)(1).	er a qualified state tuition program.	
	No Institution name and Yes	description. Separately file the records of any interest	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interes	sts in property (other than anything listed in line	e 1), and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		trade secrets, and other intellectual property websites, proceeds from royalties and licensing agre	pements	
	✓ No Yes. Describe			
27.	Licenses, franchises, and other g Examples: Building permits, exclusive	eneral intangibles we licenses, cooperative association holdings, liquor	licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mon	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you ✓ No ✓ Yes. Give specific information			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years	S	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum aling	nony, spousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum alim ✓ No	nony, spousal support, child support, maintenance	State: Local: , divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum alim ✓ No	nony, spousal support, child support, maintenance	State: Local: , divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum alim ✓ No	nony, spousal support, child support, maintenance	State: Local: , divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum alin ✓ No Yes. Give specific information	mony, spousal support, child support, maintenance.	State: Local: , divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum aling No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in	mony, spousal support, child support, maintenance.	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum alin ✓ No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in Social Security benefits; un	mony, spousal support, child support, maintenance u nsurance payments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including whe you already filed the returns and the tax years Family support Examples: Past due or lump sum aling No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability in	mony, spousal support, child support, maintenance u nsurance payments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Theodore		Shorter	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		lth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.			someone who has died proceeds from a life insurance policy	,, or are currently entitled to receive	
	✓ No Yes. Describe				
33.			you have filed a lawsuit or made irance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counterc	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	rou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries fo	. •	\$301.00
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have a	ny legal or equitable in	erest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.	.,	,	Cu po Do	rrent value of the rtion you own? o not deduct secured claims
38.	Accounts receivable	or commissions you alre	eady earned	or	exemptions
	✓ No Yes. Describe				
39.	Office equipment, fur Examples: Business-rel		, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No Yes. Describe				
	-				

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Deb	tor 1 Theodore	Shorter Case number (if known	vn)
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
	Tes. Describe		
41	Inventory		
71.	inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnersh	ips or joint ventures	
	✓ No		
	=	Name of entity: % of ow	nership:
	Yes. Give specific information about		
	them		
43.	Customer lists, mailing	lists, or other compilations	
	✓ No		
		nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	No		
	Yes. Desc	ribe	
44.	Any business-related	property you did not already list	
	✓ No		
	lacktriangle		
	Yes. Give specific information		
	information	-	
		all of your entries from Part 5, including any entries for pages you have attached	
lor P	art 5. Write that numbe	er here	
Pari	Describe Any F	arm- and Commercial Fishing-Related Property You Own or Have an In	terest In.
Par	If you own or have an	interest in farmland, list it in Part 1.	
4.0	Da h		
46.	טס you own or nave a	ny legal or equitable interest in any farm- or commercial fishing-related property	
	No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, p	oultry, farm-raised fish	
	№ No		
	Yes. Describe		
1			

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Debt	tor 1 Theodore	Middle Nove	Shorter	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing or I	harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipm	ent, implements, machinery, fi	xtures, and tools of trade	•	
	√ No				
	Yes. Describe				
	-				
50.	Farm and fishing supplies	s, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commerci	al fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
				Г	
		f your entries from Part 6, incl		-	
for Pa	irt 6. Write that number he	ere			
				_	
Part '	Describe All Prope	erty You Own or Have an In	terest in That You Did	Not List Above	
53.	Do you have other proper Examples: Season tickets, of	rty of any kind you did not alrea	idy list?		
	_	Country Club Membership			
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all o	f your entries from Part 7. Writ	e that number here		<u> </u>
	—				
Part	List the Totals of E	ach Part of this Form			
55 E	Part 1: Total roal actata li	ne 2		•	
55. F	rait 1. Total real estate, ii	ille 2			
56 r	part 2 total vehicles, line 5	5			
-			\$4860.00	<u> </u>	
57. P	art 3: Total personal and l	household items, line 15	\$650.00	<u></u>	
58. P	art 4: Total financial asse	ts, line 36	\$301.00		
59 F	Part 5: Total business-rela	ted property, line 45		_	
				<u> </u>	
б0. Г	'art 6: Total farm- and fish	ning-related property, line 52		<u> </u>	
61. F	Part 7: Total other propert	y not listed, line 54			
62. 1	fotal personal property. A	dd lines 56 through 61	ФЕО11 ОО		. 05044.00
		-	\$5811.00	— Copy personal property total ▶	+ \$5811.00
a = -					\$5811.00
63. T	οται οτ αιι property on Sch	edule A/B. Add line 55 + line 62.			

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Debtor 1	Theodore		Shorter	Case number (if known)	
	Eirot Nomo	Middle Neme	Loot Name		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No						
Yes. Describe	Misc. Household Goods	\$50.00				

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Fill	in this infor	mation to identify your cas	e:			
Deb	otor 1	Theodore		Shorter		
D-1	-10	First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northern Di	strict of Illinois		
	se number nown)			(State)		
Of	fficial	Form 106C			Check if this is amended filing	
Sc	hedul	e C: The Prope	rty You Claim a	s Exempt	04/	′16
info as e add	rmation. U exempt. If r itional pag	Jsing the property you more space is needed, fges, write your name an	listed on <i>Schedule A/B: F</i> ill out and attach to this p d case number (if known)	Property (Official Form 106 <i>)</i> page as many copies of <i>Pal</i>	are equally responsible for supplying correct A/B) as your source, list the property that you clain art 2: Additional Page as necessary. On the top of an exemption you claim. One way of doing so is to	
stat the tax- und you	te a specif amount o exempt r ler a law t r exempti	fic dollar amount as ex f any applicable statu etirement funds—may hat limits the exemption	kempt. Alternatively, you tory limit. Some exempt by be unlimited in dollar a on to a particular dollar by the applicable statutory	may claim the full fair may ions—such as those for ho mount. However, if you cl amount and the value of t	arket value of the property being exempted up to ealth aids, rights to receive certain benefits, and laim an exemption of 100% of fair market value the property is determined to exceed that amount	i
1.				en if your spouse is filing with yo	YOU.	_
			eral nonbankruptcy exemp	· · · · · · · · · · · · · · · · · · ·		
	You	are claiming federal exem	ptions. 11 U.S.C. § 522(b)(2	2)		
2.	For any p	roperty you list on Schedu	ule A/B that you claim as ex	kempt, fill in the information b	below.	
		cription of the property ar chedule A/B that lists this		Amount of the exemption you Check only one box for each e		
			Copy the value from Schedule A/B			
	Brief description	n: king account, BMO	\$300.00	\$300.00	735 ILCS 5/12-1001(b)	_
	Harris Line from Schedule	3		100% of fair market valu applicable statutory limit		
	Brief description	n:	\$1.00	7	735 ILCS 5/12-1001(b)	_
	Cash Line from Schedule	on Hand 4/B: 16		\$1.00 100% of fair market valuapplicable statutory limit	ue, up to any	
3.	Are you c	laiming a homestead exe o adjustment on 4/01/19 an	, ,	375? cases filed on or after the date of	,	

No Yes

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Brief \$4,860.00 5/12-1001(b) description: \checkmark \$0 Chevrolet Cruze, 2016 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 03 Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Living Room Set, Bed, 100% of fair market value, up to any Kitchen Table and applicable statutory limit Charis Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$100.00 description: $\overline{}$ \$100.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11

\$300.00

\$50.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$300.00

\$50.00

✓

Brief

description:

I ine from

Schedule A/B:

description:

Line from

Schedule A/B:

Cell Phone, Laptop

Misc. Household Goods

06

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

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			DC	cument	Paye 23 01 C	9		
Fill in	this infor	nation to identify your ca	se:					
Debto	r 1	Theodore		Shorter				
		First Name	Middle Name	Last Nar	ne			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Nar	ne			
United	l States B	ankruptcy Court for the:	Northern	District of Illin	ois			
Case r	number	-		(Sta	ate)			
		Form 106D						Check if this is an amended filing
Sch	nedu	le D: Credite	ors Who Ha	ve Clain	ns Secure	ed by Prop	erty	12/15
more s	pace is i	e and accurate as possib needed, copy the Additio number (if known).			•	•		
		reditors have claims se	ecured by your proper	tv?				
Г		Check this box and subm	,,	•	chedules. You have	e nothing else to repo	rt on this form.	
Ī	Yes.	Fill in all of the information	n below.					
Part 1		All Secured Claims						
2.		secured claims. If a credit	tor has more than one sec	cured claim list th	e creditor	Column A	Column B	Column C
	separate	y for each claim. If more th	nan one creditor has a par	ticular claim, list t	he other creditors in	Amount of claim	Value of	Unsecured
	Part 2. A	s much as possible, list the	e claims in alphabetical or	der according to	the creditor's name.	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1		NANCIAL	Describe the property	that secures th	ne claim:	\$18,315.00	\$9,720.00	\$8,595.00
	Creditor's	Name (380901	2016 Chevrolet Cruze		1			
	Numb		As of the date you file	, the claim is: C	heck all that apply.			
			. Contingent					
		INGTON MN 55438	Unliquidated					
	City Who ow	State ZIP Code es the debt? Check one.	Disputed					
	Deb	tor 1 only	Nature of lien. Check	all that apply.				
	Deb	tor 2 only		made (such as m	ortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan) Statutory lien (such	as tay lian mack	nanio's lian)			
		ast one of the debtors another	Judgment lien from		ranic s nenj			
	Che	ck if this claim relates	Other (including a					
	Date de incurred	bt was <u>5/2016</u>	Last 4 digits of accou	nt number	3703			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$18,315.00

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Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Theodore		Shorter				
	_	First Name	Middle Name	Last Name				
	tor 2							
(Spo)	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)			. ,				
Off	icial Fo	orm 106E/F				Che	ck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unse	cured Claims			12/15
other Form clain the e know	r party to a 1 106A/B) a ns that are entries in th n).	ny executory contracts ind on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une reditors Who Hold Claims	could result in a clair expired Leases (Officia Secured by Property.	ms and Part 2 for creditors wit 1. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy 2 top of any additional pages, v	on <i>Sched</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official ally secured t out, number
1.	-	editors have priority un ão to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amour ding to the creditor's nar particular claim, list the c		both priority	and nonprior	rity amounts.
						Total claim	Priority amount	Nonpriority amount

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Debte	or 1	Theodore First Name	Middle Name	Shorter Last Name	Case number (if known)	
Part :	2.	List All of Your NONPRIOR				
3. [Do a	nny creditors have nonpriority u	ınsecured claims aga	inst you?	e court with your other schedules.	
l I	unse f mo	ecured claim, list the creditor separ	rately for each claim. Fo	r each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
						Total claim
4.1	No 28	FIRM INC onpriority Creditor's Name 128 N Clark St # 426 umber Street			Last 4 digits of account number W6RG When was the debt incurred? 1/2018	\$243.00
		nicago Illinois ty State ho incurred the debt? Check on	another)	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 006 InstallmentLoan	
4.2		set Acceptance			Last 4 digits of account number	\$12,000.00
		onpriority Creditor's Name OB 1630			When was the debt incurred? n/a	
43	W. Cit	ho incurred the debt? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the claim subject to offset?	Zip Code ne. another	,	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other	\$307.00
4.3	_	OMENITYCB/HSN Onpriority Creditor's Name			Last 4 digits of account number3409	\$307.00
	99 Nu	15 W 122ND AVE Imber Street ESTMINSTER Colorad	lo 80234 Zip Code		When was the debt incurred? 8/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	W	ho incurred the debt? Check on	ie.		Disputed	
	¥	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	누	Debtor 2 only Debtor 1 and Debtor 2 only			Student loans	
	F	At least one of the debtors and	another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to			Debts to pension or profit-sharing plans, and other similar debts	
	Is •	the claim subject to offset? No	•		Other. Specify CreditCard	
		Yes				

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Debtor 1 Theodore Shorter Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDIT ONE BANK NA	 Last 4 digits of account number 2349 	\$709.00
	Nonpriority Creditor's Name PO BOX 98875	When was the debt incurred? 8/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	LAS VEGAS Nevada 89193	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.5	CREDITORS DISCOUNT & A Nonpriority Creditor's Name	 Last 4 digits of account number 4452 	\$470.00
	415 E MAIN ST	When was the debt incurred? 10/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	STREATOR Illinois 61364 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	▼ No	Other. Specify PAYMENT DATA	
	Yes		
4.6	Edward Hines, Jr. VA Hospital	Last 4 digits of account number	\$263.00
	Nonpriority Creditor's Name 5000 S 5th Ave, Hines	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hines Illinois 60141	Unliquidated	
	Hines Illinois 60141 City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Other	
	✓ No		
	Yes		

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Debtor 1 Theodore Shorter Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.7	EMP of Will county Nonpriority Creditor's Name PO BOX 14000	Last 4 digits of account number When was the debt incurred? n/a	\$700.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Belfast Maine 04915 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	Other. Specify Other	
4.8	FIRST PREMIER BANK Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 Number Street	Last 4 digits of account number 1409 When was the debt incurred? 11/2015 As of the date you file, the claim is: Check all that apply.	\$0.00
	c/o Kelly Lukason Saint Cloud Minnesota 56302 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another Check if this claim relates to a community debt	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No Yes	Other. Specify CreditCard	
4.9	IDES - Bankruptcy Department Nonpriority Creditor's Name 33 S State St	- Last 4 digits of account number When was the debt incurred? n/a	\$100.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Chicago Illinois 60603 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Other. Specify Other	

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Debtor 1 Theodore Shorter Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

	Tour North Horizon Originals - Continuation rage							
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.							
4.10	MERRICK BANK CORP	- Last 4 digits of account number 1712	\$815.00					
	Nonpriority Creditor's Name	When was the debt incurred? 4/2017						
	PO BOX 9201 Number Street	when was the dest mouned:						
		As of the date you file, the claim is: Check all that apply.						
	OLD BETHPAGE New York 11804	Contingent						
	OLD BETHPAGE New York 11804 City State Zip Code	- Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or						
	At least one of the debtors and another	divorce that you did not report as priority claims						
	느	Debts to pension or profit-sharing plans, and other similar						
	Check if this claim relates to a community debt	debts						
	Is the claim subject to offset?	Other. Specify CreditCard						
	✓ No							
	Yes							
4.11	PHOENIX FINANCIAL SERV	- Last 4 digits of account number 3245	\$830.00					
	Nonpriority Creditor's Name 8902 OTIS AVE STE 103A	When was the debt incurred? 12/2017						
	Number Street	when was the dept mouned:						
		As of the date you file, the claim is: Check all that apply.						
	INDIANAPOLIS Indiana 46216	Contingent						
	INDIANAPOLIS Indiana 46216 City State Zip Code	- Unliquidated						
	Who incurred the debt? Check one.	Disputed						
	Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	Debtor 2 only	Student loans						
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or						
	At least one of the debtors and another	divorce that you did not report as priority claims						
	느	Debts to pension or profit-sharing plans, and other similar						
	Check if this claim relates to a community debt	debts						
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL						
	✓ No	Other. Specify PAYMENT DATA						
	Yes							
4.12	Provena Saint Joseph Medical Center	- Last 4 digits of account number	\$1,000.00					
	Nonpriority Creditor's Name 333 Madison S	When was the debt incurred?						
	Number Street	which was the acst mounted.						
		As of the date you file, the claim is: Check all that apply.						
		- Contingent						
	Joliet Illinois 60435	Unliquidated						
	City State Zip Code	Disputed						
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:						
	<u> </u>	Student loans						
	Debtor 2 only	Obligations arising out of a separation agreement or						
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims						
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar						
	Check if this claim relates to a community debt	debts Other Specify Other						
	Is the claim subject to offset?	Other. Specify Other						
	No							
	Yes							

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$520.00 0107 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 9203 When was the debt incurred? 11/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 11804 Old Bethpage New York Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.14 SYNCB/M WARDS \$0.00 Last 4 digits of account number 1744 Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 6/1992 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? CreditCard **✓** No Yes 4.15 TBOM/CONTFIN \$458.00 Last 4 digits of account number 9016 Nonpriority Creditor's Name When was the debt incurred? POB 8099 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 19714 **NEWARK** Delaware Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify

CreditCard

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 TBOM/TOTAL CRD \$311.00 Last 4 digits of account number 0155 Nonpriority Creditor's Name P.O. Box 85710 When was the debt incurred? 11/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57118 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify _ Is the claim subject to offset? ◪ **✓** No Yes 4.17 WEBBANK/FINGERHUT \$1,159.00 Last 4 digits of account number Nonpriority Creditor's Name 7075 Flying Cloud Dr When was the debt incurred? 4/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Eden Prairie Minnesota 55344 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard

Is the claim subject to offset?

✓ No Yes Case 18-13292 Doc 1 Filed 05/07/18 Entered 05/07/18 11:31:38 Desc Main Document Page 31 of 69

Debtor 1 Theodore Shorter Case number (if known)

TIISLINA	me middle Name Last Name			
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	Claims for death or personal injury while you were intoxicated Colors Add all other priority unsecured claims. Write that	6c.	\$0.00	
		6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.		\$0.00	
	oor rotali / taa iiiloo da tiiiloagii da.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$19,885.00	
	6i Total Add lines 6f through 6i	6i	\$19,885.00	

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Theodore		Shorter		
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	_	
			(State)		
Case number (If known)	-			_	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	ny with whom you have	the contract or lease	State what the contract or lease is for
Lopez, Gerardo Name 829 Kelly			Residential Lease, Other, Month to Month Lease
Number	Street		
Joliet	Illinois	60435	
City	State	Zip Code	

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			Do	cument Page 33	33 of 69
Fill in	this infor	mation to identify your c	ase:		
Debto	r 1	Theodore		Shorter	
		First Name	Middle Name	Last Name	
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name	
Unitos	l Ctataa D			District of Illinois	
Office	J States D	ankruptcy Court for the:	Northem	(State)	
Case r	number n)				
`	<u> </u>				Check if this is a
○ (t.	- ' - 1	T 400LL			amended filing
Oπi	cıaı	Form 106H			
Sch	edul	H: Your Cod	debtors		12/1:
Codeb	tors are	people or entities who	are also liable for any del	ots you may have. Be as cor	omplete and accurate as possible. If two married people are
filing t	ogether,	both are equally respo	nsible for supplying corre	ct information. If more spac	ace is needed, copy the Additional Page, fill it out, and number
		he boxes on the left. At r every question.	tach the Additional Page	to this page. On the top of	of any Additional Pages, write your name and case number (if
	, Da		en filia a l'aint acce		andakken)
1.	□ No	= :	you are filing a joint case, o	lo not list either spouse as a c	codebtor.)
	Ye				
2.	Within t	he last 8 years, have yo	ou lived in a community p	roperty state or territory? ((Community property states and territories include Arizona,
	California	a, Idaho, Louisiana, Neva		co, Texas, Washington, and W	
		. Go to line 3.			0
		s. Dia your spouse, iori No	mer spouse, or legal equiv	alent live with you at the tim	me?
	범	_	nitv state or territorv did v	ou live?	Fill in the name and current address of that person.
			ing care or termory and y		
		Name of your spouse, f	ormer spouse, or legal equi	valent	_
		Number Street			<u> </u>
		Number Street			
		City	State	Zip Code	
3.	In Colum	nn 1, list all of your cod	lebtors. Do not include yo	ur spouse as a codebtor if y	f your spouse is filing with you. List the person shown in line 2
	again as	a codebtor only if that	t person is a guarantor or	cosigner. Make sure you ha	have listed the creditor on Schedule D (Official Form 106D),
	Screau	e E/F (Official Form 10	bE/F), or Schedule G (Om	ciai Form 106G). Use Sched	edule D, Schedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1	Shorter,	Evelyn			Schedule D, line 2.1
	Name				<u> </u>
		829 Kelly Apt 1			Schedule F/F line

60435

Zip Code

Schedule G, line

Number

Joliet City Street

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		Dut	Julilelli P	aye 34 C	פט וע				
Fill in this infe	ormation to identify	your case:							
Debtor 1	Theodore		Shorter						
	First Name	Middle Name	Last Name)	Che	eck if this is:			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>		An amended filin	g		
	Bankruptcy Court for	Northern	District of Illinois		1 7	A supplement sh	owing post-	-petition chapter 1	
the:	Dankruptcy Court for	NOLUTETTI	State)			expenses as of the	he following	date:	
Case number (If known)						MM / DD / YYYY			
Official I	orm 106I								
	e I: Your In	come						12/1	
spouse. If mo number (if kn									
Fill in your information	employment		Debtor 1			Debtor 2			
		Employment status	✓ Employed	✓ Employed			✓ Employed		
attach a se	more than one job, parate page with		Not Emplo	yed		Not Emplo	yed		
information employers.	about additional	Occupation	Warehouse Wo	orker		Teacher			
Include par self-employ	t time, seasonal, or yed work.	Employer's name	IKEA			Creative Childrens Preschool		ol	
	n may include student	Employer's address	9930 Franklin Square Dr			2 Brookside Ct.			
•	aker, if it applies.		Number Street			Number Street			
			No Ationale and	Mandand	01000	Dalia shua al	III:n n in		
			Nottingham City	Maryland State	Zip Code	Bolingbrook City	Illinois State	Zip Code	
		How long employed there?							
	e Details About N	Monthly Income	n. If you have noth	ning to report	for any line,	write \$0 in the spa	ace. Include	e your non-filing	
•	s you are separated.						n. P. P.	1. 16	
	non-filing spouse have attach a separate she	e more than one employer, et to this form.	combine the infor	mation for al	employers fo	or that person on	tne lines be	low. If you need	
- '	-			For De	btor 1	For Debtor 2 o			
deduction		ary, and commissions (before, calculate what the monthly v			\$2,760.33		1,718.45		
be. 3. Estimate	and list monthly over	rtime pay.	3.		+ \$0.00		+ \$0.00		

\$2,760.33

\$1,718.45

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1Theodore First Name		Shorter Last Name	Case numbe	er <i>(if</i>		
THSTINGHE	whale Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		→ 4.	\$2,760.33	\$1,718.45		
5. List all payroll deductions:						
5a. Tax, Medicare, and Socia	I Security deductions	5a.	\$626.14	\$346.99		
5b. Mandatory contributions	for retirement plans	5b.	\$0.00	\$0.00		
5c. Voluntary contributions for	or retirement plans	5c.	\$0.00	\$0.00		
5d. Required repayments of r	retirement fund loans	5d.	\$0.00	\$0.00		
5e. Insurance		5e.	\$0.00	\$0.00		
5f. Domestic support obligati	ions	5f.	\$0.00	\$0.00		
5g. Union dues		5g.	\$0.00	\$0.00		
5h. Other deductions. Specify	<i>r</i> :	5h. +	\$0.00 +	\$0.00		
6. Add the payroll deductions. A +5h.	dd lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$626.14	\$346.99		
7. Calculate total monthly take-	-home pay. Subtract line 6 from line	e 4. 7.	\$2,134.19	\$1,371.46		
8. List all other income regularl	y received:					
8a. Net income from rental p business, profession, or fa						
gross receipts, ordinary and	necessary business expenses, and		40.00	Φ0.00		
the total monthly net incom	e.	8a.	\$0.00	\$0.00		
8b. Interest and dividends		8b.	\$0.00	\$0.00		
dependent regularly rece	that you, a non-filing spouse, or ive upport, child support, maintenance,					
divorce settlement, and pro		8c.	\$0.00	\$0.00		
8d. Unemployment compens	ation	8d.	\$0.00	\$0.00		
8e. Social Security		8e.	\$0.00	\$0.00		
Include cash assistance and cash assistance that you rec	ance that you regularly receive I the value (if known) of any non- ceive, such as food stamps (benefits trition Assistance Program) or	8f.	\$0.00	\$0.00		
8g. Pension or retirement inc	come	8g.	\$0.00	\$0.00		
8h. Other monthly income. S	pecify:	8h. +	\$0.00 +	\$0.00		
	s 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$0.00	\$0.00		
10. Calculate monthly income. A Add the entries in line 10 for De	dd line 7 + line 9. ebtor 1 and Debtor 2 or non-filing s	10. pouse	\$2,134.19	\$1,371.46	=	\$3,505.65
Include contributions from an ufriends or relatives.	ibutions to the expenses that younmarried partner, members of your ready included in lines 2-10 or amo	r household, your o	dependents, your roomi			
Specify:					11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies						Φο τος ος
Write that amount on the <i>Sumr</i>	mary of Schedules and Statistical Su	ımmary of Certain I	Liabilities and Related Da	ata, if it applies	ļ	\$3,505.65 Combined monthly income
No.	or decrease within the year after	you file this form	?			- ,
Yes. Explain:						

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		D00	cament rage 50 or 0	,		
Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Theodore		Shorter			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	A supplement sho expenses as of the		etition chapter 13 late:
Case number (If known)			(State)	MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans		attach another sheet to th	are filing together, both are equal iis form. On the top of any addition			
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a se	parate household?				
		,				
[No Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Exp</i>	penses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents? 🗸 No					
Do not list D Debtor 2.		s. Fill out this information for th dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe with you?	ndent live
	penses include f people other					
than	Vo					
yourself and dependents	u your	3				
Part 2: Esti	mate Your Ongoing N	Monthly Expenses				
-	of a date after the bankr		s you are using this form as a supp upplemental Schedule J, check the		-	
		ash government assistand on Schedule I: Your Incor	e if you know the value of ne (Official Form B 106l.)		,	Your expenses
	or home ownership exporthe ground or lot. 4.	enses for your residence.	Include first mortgage payments and		4.	\$900.00
If not incl	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or rente	er's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Independent of the control of the co

First Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage paym	nents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural	gas	6a.	\$325.00
6b. Water, sewer, garbage of	collection	6b.	\$0.00
6c. Telephone, cell phone,	nternet, satellite, and cable services	6c.	\$265.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping si	upplies	7.	\$625.00
8. Childcare and children's e	ducation costs	8.	\$0.00
9. Clothing, laundry, and dry	cleaning	9.	\$225.00
10. Personal care products a	and services	10.	\$125.00
11. Medical and dental expe	nses	11.	\$100.00
12. Transportation. Include g Do not include car paymer	as, maintenance, bus or train fare. nts	12.	\$375.00
13. Entertainment, clubs, red	creation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance de	educted from your pay or included in lines 4 or 20.		
15a. Life insurance		1 5a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$150.00
15d. Other insurance. Spec	ify:	15d	\$0.00
16. Taxes. Do not include taxe	s deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payr	nents:		
17a. Car payments for Vehi	cle 1	17a	\$409.00
17b. Car payments for Vehi	cle 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	y, maintenance, and support that you did not report as deducted fi dule I, Your Income (Official Form 106I).	rom 18.	\$0.00
19.Other payments you make	e to support others who do not live with you.		
Specify:		19.	\$0.00
20.Other real property exper	ses not included in lines 4 or 5 of this form or on Schedule I: Your	Income.	
20a. Mortgages on other pr	operty	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner	s, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, a	nd upkeep expenses.	20d	\$0.00
20e. Homeowner's associa	tion or condominium dues	20e	\$0.00

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Debtor 1	Theodore			Shorter	Case number (if known)		
	First Name		Middle Name	Last Name			
21. Othe i	r. Specify:					21	\$0.00
00.0-1-							
	•	r monthly expenses.					\$3,499.00
		through 21.					\$0.00
		` .	**	from Official Form 106J-2			\$3,499.00
22c. A	Add line 22	2a and 22b. The resul	t is your monthly expe	enses.		22.	
23.Calcu	ılate your	monthly net income	e.				
23a. (Copy line	12 (your combined me	onthly income) from S	schedule I.		23a	\$3,505.65
23b. (Сору уош	r monthly expenses fro	om line 22 above.			23b	\$3,499.00
23c. 9	Subtract y	our monthly expenses	from your monthly in	come.			\$6.65
	The result	is your monthly net in	icome.			23c	
mort	gage payr lo 'es			oan within the year or do y codification to the terms of			

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Fill in this information to identify your case:								
Debtor 1	Theodore		Shorter					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(Cratis)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Theodore Shorter	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/7/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill ir	n this in	formation to identify	your ca	ase:						
Debt	tor 1	Theodore				Shorter				
		First Name		Middle	Name	Last Nar	ne	_		
Debt (Spou	tor 2 use, if filing	g) First Name		Middle	Name	Last Nar	ne	-		
Unite	ed State	es Bankruptcy Court	for the:	Northern		District of Illin	ois	_		
Case (If kno	e numbe	er				(Sta	ate)	-		
Off	ficia	ıl Form 10	7							Check if this is a amended filing
Sta	item	ent of Fina	_ ncia	l Affairs	for Inc	dividuals	Filina fo	r Bankrı	ıptcv	04/1
Be as infor num	s comp matior ber (if l	plete and accurate n. If more space is known). Answer e	as pos neede	ssible. If two r d, attach a se lestion.	narried pe parate she	eople are filing eet to this form	together, bot n. On the top	h are equally	responsible for s	
Part	di Gi	ive Details About	Your I	Marital Statu	s and Wh	ere You Live	d Before			
1.	What	is your current ma	rital sta	tus?						
	L¥	Married Not married								
2.	Durin	ig the last 3 years,	have yo	u lived anywhe	re other th	ıan where you l	ive now?			
	i v	No Yes. List all of the pl Debtor 1:	aces yo	u lived in the la		Do not include Debtor 1 lived	where you live Debtor 2:	now.		Dates Debtor 2 lived
					there					there
							Same a	as Debtor 1		Same as Debtor 1
	<u></u>	Number Street			From To		Number St	reet		From
	7	City Sta	te	Zip Code			City	State	Zip Code	
	_						Same a	as Debtor 1		Same as Debtor 1
	<u>N</u>	Number Street			From To		Number St	reet		From
	7	City Sta	te	Zip Code			City	State	Zip Code	
	and ten	ritories include Arizon	a, Califo	mia, Idaho, Lou	isiana, Nev	ada, New Mexico	o, Puerto Rico, T			mmunity property states

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ \$9035.20 Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$22268.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$16382.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$0.00 From January 1 of current year until the date you filed for bankruptcy: Est. Unemployment \$394.00 For last calendar year: (January 1 to December 31, 2017 \$2,589.00 Est. Unemployment For the calendar year before that: (January 1 to December 31, 2016

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Shorter Debtor 1 Theodore Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

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r 1	Theodore				orter	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ge	ders include your operations of which	relatives; a you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	hin 1 year before der?	you filed	for bankruptcy, d	id you make any	payments or trans	sfer any property o	on account of a debt that benefited an
		debts gua	ranteed or cosigne	d by an insider.			
✓	No						
	Yes. List all payr	nents that	t benefited an insi				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
					·		Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						

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Debtor 1 Theodore Shorter Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Theodore		Shorter	Case number (if known	n)	
		First Name Middle Name		Last Name			
11.		thin 90 days before you filed for bankrupto counts or refuse to make a payment beca			bank or financial institution,	set off any amou	ints from your
	✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
12.		thin 1 year before you filed for bankruptcy pointed receiver, a custodian, or another			possession of an assignee for	or the benefit of o	creditors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Contributions					
13.		ithin 2 years before you filed for bankrupt	y, did y	ou give any gifts with a	total value of more than \$60	0 per person?	
		Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$60 per person	00	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code Person's relationship to you					

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	Theodore		Shorter	Case number (if known)		
	First Name	Middle Name	Last Name			
. Wi	thin 2 years before you	filed for bankruptcy, die	d you give any gifts or contribu	tions with a total value of mor	e than \$600	to any charity?
~	No					
F		for each gift or contribut	tion			
	•	for each gift or contribut	uOi i.			
	Gifts or contributions		Describe what you contri		te you	Value
	that total more than	\$600		co	ntributed	
	Charity's Name		-			
			_			
	Number Street		_			
	rambor offoot					
	City Sta	ite Zip Code	-			
	_					
rt 6:	List Certain Losses	;				
	No Yes. Fill in the details. Describe the property how the loss occurre		Describe any insurance of		ite of your	Value of property
	now the loss occurre	e a	Include the amount that inc pending insurance claims of A/B: Property.		SS	lost
			, ,			
+ 7.	List Certain Payme	nte or Transfers				
ab	out seeking bankruptcy	y or preparing a bankrup	you or anyone else acting on yotcy petition? or credit counseling agencies for			anyone you consulte
abe Inc	out seeking bankruptcy llude any attorneys, bank No	y or preparing a bankrup	otcy petition?			anyone you consulte
ab	out seeking bankruptcy lude any attorneys, bank	y or preparing a bankrup	otcy petition? or credit counseling agencies for	services required in your bankrup	tcy.	
Inc	out seeking bankruptcy llude any attorneys, bank No	y or preparing a bankrup	otcy petition?	services required in your bankrup any property Da or	tcy. te payment transfer	Amount of payment
Inc	out seeking bankruptcy lude any attorneys, bank No Yes. Fill in the details.	y or preparing a bankrup	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	out seeking bankruptcy lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	y or preparing a bankrup	or credit counseling agencies for Description and value of	services required in your bankrup Iny property Or wa	tcy. te payment transfer	Amount of
Inc	out seeking bankruptcy lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	y or preparing a bankrup ruptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	out seeking bankruptcy lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm	y or preparing a bankrup ruptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	out seeking bankruptcy lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Aver	y or preparing a bankrup ruptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	out seeking bankruptcy lude any attorneys, bankruptcy No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Aver	y or preparing a bankrup ruptcy petition preparers,	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver	y or preparing a bankrup ruptcy petition preparers, or nue	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver	y or preparing a bankrup ruptcy petition preparers, or pre	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta	nue nois 60643 ate Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta	nue nois 60643 ate Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres None Person Who Made the	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City Sta Email or website addres None Person Who Was Paid Other Street Chicago Illin City Sta Email or website addres None Person Who Was Paid	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres None Person Who Made the	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid City Sta Email or website addres None Person Who Was Paid Other Street Chicago Illin City Sta Email or website addres None Person Who Was Paid	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abe Inc	Semrad Law Firm Person Who Was Paid City Sta Email or website addres None Person Who Was Paid Other Street Chicago Illin City Sta Email or website addres None Person Who Was Paid	nue nois 60643 tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abo Inc	Semrad Law Firm Person Who Was Paid City Sta Email or website addres None Person Who Was Paid Other Street Chicago Illin City Sta Email or website addres None Person Who Was Paid	nue nois 60643 tte Zip Code Payment, if Not You	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres None Person Who Was Paid Number Street Chicago Illin City Sta	nue nois 60643 tte Zip Code ss Payment, if Not You	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres None Person Who Made the Person Who Was Paid Number Street	nue nois 60643 tte Zip Code ss Payment, if Not You	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment
abe Inc	Semrad Law Firm Person Who Was Paid 11101 S. Western Aver Number Street Chicago Illin City Sta Email or website addres None Person Who Was Paid Number Street Chicago Illin City Sta	nue nue nois 60643 tte Zip Code ss Payment, if Not You tte Zip Code	or credit counseling agencies for Description and value of a	services required in your bankrup Iny property Or wa	tcy. te payment transfer s made	Amount of payment

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Debtor 1	1 Theodore	Shorter	Case number (if known)	
	First Name Middle Na	ame Last Name		
he	thin 1 year before you filed for bankrupt Ip you deal with your creditors or to ma onot include any payment or transfer that y	ke payments to your creditors?	n your behalf pay or transfer any property to anyo	one who promised to
] No			
Ľ	4			
L	Yes. Fill in the details.			
		Description and value of transferred	of any property Date Air payment or transfer was made	mount of payment
	Person Who Was Paid			
	Number Street			
	City Chata Zin C	odo		
	City State Zip C	ode		
an	d transfers that you have already listed on t No Yes. Fill in the details.	nis statement.		
		Description and value of transferred	of property Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip C Person's relationship to you	ode		
	Person Who Received Transfer			
	Number Street			
	City State Zip C Person's relationship to you	ode		
be	thin 10 years before you filed for bankru eneficiary? nese are often called asset-protection device		to a self-settled trust or similar device of which y	you are a
·	No	,		
	Yes. Fill in the details.			
		Description and value	e of the property transferred	Date transfer was made
	Name of trust			

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Shorter Debtor 1 Theodore Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Shorter Debtor 1 Theodore Case number (if known) First Name Middle Name **Identify Property You Hold or Control for Someone Else** Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

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Deb		Theodore			Short		Ca	ase number (i	f known)		
		First Name	N	Middle Name	Last N	lame					
26.	Hav	e you been a part	y in any judici	al or administra	ative proceed	ing under	any environme	ental law? In	nclude settlements a	nd orders	i.
		No Yes. Fill in the det	ails.								
				•	Court or agen	су		Nature	of the case		Status of the case
		Case title			Court Name			-			Pending
		Case number		 ;	NumberStreet			-			On appeal Concluded
					City	State	Zip Code	-			
Part	11:	Give Details Ab	out Your Bu	ısiness or Co	nnections to	Any Bu	siness				
27.	Witt	A sole propri A member of A partner in a An officer, di An owner of a	etor or self-en a limited liabi a partnership rector, or mar at least 5% of	nployed in a tra lity company (L aging executiv the voting or ed Go to Part 12.	de, professior LC) or limited e of a corpora quity securities	n, or other liability pa ation s of a corp	r activity, either artnership (LLP poration	full-time or p	connections to any be	usiness?	
	Ц	Yes. Check all that	агарруу ароу	e and IIII in the (ousiness. ure of the busir	ness	Employer Identific	ation nun	nber Do not
									include Social Sec	curity nun	nber or ITIN.
		Business Name			_						
		Number Street			Name of	f account	ant or bookkee	per	Dates business ex	isted	
		City	State	Zip Code					FromT	0	
					Describe	e the natu	ure of the busir	iess	Employer Identific include Social Sec		
		Business Name			_				EIN:		
		Number Street			Name of	f account	ant or bookkee	eper	Dates business ex	isted	
		City	State	Zip Code	_				FromT	0	_
					Describe	e the natu	ıre of the busir	iess	Employer Identific include Social Sec		
		Business Name			-				EIN:		
		Number Street			Name of	f account	ant or bookkee	per	Dates business ex	isted	
		City	State	Zip Code	_				From T	0	

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Debto	or 1 Theod	dore		Shorter	Case number (if known)
	First N	lame	Middle Name	Last Name	<u> </u>
	creditors No	years before you filed s, or other parties. Fill in the details belo		u give a financial statement t	to anyone about your business? Include all financial institutions,
	_			Date issued	
				Date Issued	
	Nar	ne		MM/DD/YYYY	
	N			=	
	Nur	nber Street			
	City	State	Zip Code	_	
	Oity	Oldic	Zip Godc		
Part '	12: Sig	n Below			
			i fines up to \$250,000,		or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of De	btor 1		Signature of Debtor 2
		Date 5/7/2018	3		Date 5/7/2018
Di	id you at	tach additional pages	s to Your Statement of	Financial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?
[√	No				
	Yes				
Di	id you pa	y or agree to pay son	neone who is not an att	orney to help you fill out ban	kruptcy forms?
V	No				
Ē	Yes. N	lame of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:								
Debtor 1	Theodore		Shorter					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois					
Case number	-		(State)					

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.					
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
	Creditor's name: ALLY FINANCIAL Description of property securing debt: 2016 Chevrolet Cruze	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.			

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btor Th	eodore		Shorter	Case number (if
Fir	rst Name	Middle Name	Last Name	known)
2: Lis	st Your Unexpired	Personal Property Leas	ses	
mation	below. Do not list re		d leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describ	pe your unexpired pe	ersonal property leases		Will the lease be assumed?
Lessor's	s name:			□ No □ Yes
Descript property	tion of leased y:			_
_essor's	s name:			□ No □ Yes
Descript property	tion of leased y:			_
_essor's	s name:			□ No □ Yes
Descript property	tion of leased y:			
.essor's	s name:			□ No □ Yes
Descript property	tion of leased y:			
Lessor's	s name:			□ No □ Yes
Descript property	tion of leased y:			_
_essor's	s name:			□ No □ Yes
Descript property	tion of leased y:			
_essor's	s name:			□ No □ Yes
Descript property	tion of leased y:			_
3: Sig	gn Below			
nder pe			my intention about any	property of my estate that secures a debt and any personal
C /s/ T	Theodore Shorter		*	
Signat	ture of Debtor 1		- Sig	gnature of Debtor 2
Date	5/7/2018		Da	ate 5/7/2018
	MM/DD/YYYY		De	MM/DD/YYYY

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ro	Theodore Shorter	Northern Distr		
re_	Theodore Shorter Debtor	<u> </u>	Case No.	(If known)
			Chapter	Chapter 7
			ON OF ATTORNEY FO	
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	:cept		\$1,765.00
	Prior to the filing of this statement I h	nave received		\$0.00
	Balance Due			\$1,765.00
2	. The source of the compensation paid	I to me was:		
	✓ Debtor	Other (specify)	
3	. The source of the compensation paid	I to me is:		
	✓ Debtor	Other (specify)	
4	I have not agreed to share the ab		on with any other person unless they	are
		v firm. A copy of the agreen	vith a other person or persons who ar nent, together with a list of the names	
5	. In return for the above-disclosed fee,	I have agreed to render leg	al service for all aspects of the bankr	uptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rendering	g advice to the debtor in determining	whether to file a petition in
	b. Preparation and filing of any	oetition, schedules, statem	ents of affairs and plan which may be	e required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any ac	djourned hearings thereof;
6	. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreeme	ent or arrangement for payment to me	e for representation of the
	5/7/2018		/s/ Sean McNulty	
	Date		Signature of Attorney	_
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
\$75		administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Shorter, Theodore	Case No	Case No.		
	Debtor(s)				
		Chapter.	Chapter7		
	VERIFICATION OF CREDITOR MATRIX				
Th knowledge	e above named Debtors hereby verify the	at the attached list of creditors is tru	ue and correct to the best of their		
Date:	5/7/2018	/s/ Shorter, Theodor Shorter, Theodor Signature of Deb	e		

ALLY FINANCIAL PO Box 130424 Saint Paul, MN, 55113

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

PHOENIX FINANCIAL SERV 8902 OTIS AVE STE 103A INDIANAPOLIS, IN, 46216

MERRICK BANK CORP One Paces West Suite 1400 Atlanta, GA, 30339

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

REP/BUILD P.O. Box 9203 Old Bethpage, NY, 11804

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

TBOM/CONTFIN POB 8099 NEWARK, DE, 19714

TBOM/TOTAL CRD P.O. Box 85710 Sioux Falls, SD, 57118

COMENITYCB/HSN 995 W 122ND AVE WESTMINSTER, CO, 80234

AFFIRM INC 2828 N Clark St # 426 Chicago, IL, 60657 FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

SYNCB/M WARDS PO BOX 965005 ORLANDO, FL, 32896

Asset Acceptance PO Box 2036 Warren, MI, 48090

Provena Saint Joseph Medical Center 333 Madison S Joliet, IL, 60435

EMP of Will county Po Box 32710 c/o Equian Louisville, KY, 40232

IDES - Bankruptcy Department PO Box 4385 Chicago, IL, 60680

Edward Hines, Jr. VA Hospital 5000 S 5th Ave, Hines Hines, IL, 60141

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CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,765.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00 Motion to Reopen \$350.00 + court costs

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 05/07/2018

0.5

Client

Attorney

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Debtor 1 Theodore		Shorter Last Name	Case number (if known)	
Part 6: Answer These Que	Middle Name estions for Reporting Purposes		¥	
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	consumer debts? Con primarily for a personal business debts? Business debts? Business debts?	al, family, or househo ness debts are debts the operation of the b	Id purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f		after any exempt prope distribute to unsecured	erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million			\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million			\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below		W/W W		
For you I have examined this petition, and I declare under penalty of perjury that the information p correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Cl of title 11, United States Code. I understand the relief available under each chapter, and I under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who is not an attorney represents me and I did not pay or agree to pay someone who are also at a source or a				gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed o is not an attorney to help me fill
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **Signature of Debtor 1* Executed on			de, specified in this petition. coney or property by fraud in apprisonment for up to 20 years, or cotor 2
	MM / DD)/YYYY		MM / DD / YYYY

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irst Name		
11St Nairie	Middle Name	Last Name
First Name	Middle Name	Last Name
kruptcy Court for the:	Northern	District of Illinois
VAV		(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
	▼ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	Under penalty of perjury, I declare that I have read the summer that they are true and correct.	nary and schedules filed with this declaration and				
×	/s/ Theodore Shorter Duty	*				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 5/7/2018 MM/DD/YYYY	Date MM/DD/YYYY				

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Debtor	1 Theodore			Shorter	Case number (if known)
	First Name		Middle Name	Last Name	
cr	 Within 2 years before you filed for bankruptcy, did you creditors, or other parties. No Yes. Fill in the details below. 		ou give a financial state	ment to anyone about your business? Include all financial institutions,	
				Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		-	
	0.1		7. 0.1	-	
	City	State	Zip Code		
Part 12	Sign Bel	ow			
true	and correct	. I understand that i	naking a false states up to \$250,000,	tement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtok			Signature of Debtor 2
		Date 5/7/2018			Date 5/7/2018
Did	you attach a	dditional pages to Y	our Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No				
	Yes				
Did	you pay or a	gree to pay someone	who is not an att	orney to help you fill ou	t bankruptcy forms?
	No				
	Yes. Name of	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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icial Form 106G), fill in the s not yet ended. You may
be assumed?
Parameter (Manual Control of Cont
ebt and any personal

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Shorter, Theodore	Case No		
-	Debtor(s)	Oase No		
		Chapter.	Chapter7	
	VERIFIC	CATION OF CREDITOR MAT	RIX	
Th knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is true	ue and correct to the best of their	
			1 of f	
Date:	5/7/2018	/s/ Shorter, Theo		
		Shorter, Theodor Signature of Deb		

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Debtor 1 Theodore First Name	Middle Name	Shorter Last Name	Case number	(if known)			
I list valle	widdle Name	Last Name	Column A Debtor 1		Column B Debtor 2 or non-filing spoo	ıse	
8. Unemployment compensation Do not enter the amount if you counder the Social Security Act. Ins			\$0.00		\$0.00		
For you	-	0.00					
For your spouse		0.00					
9.Pension or retirement income. benefit under the Social Security A	Act.		\$0.00		\$0.00		
10.Income from all other sources amount. Do not include any bene payments received as a victim of international or domestic terrorism page and put the total below.	efits received under the Soc a war crime, a crime agains	ial Security Act or t humanity, or					
Table	Table # 1 Datable		+\$0.00		+\$0.00		
Total amounts from separate pag	es, ir any.		1,40.00	Г	1 40.00	_	
11. Calculate your total current i	monthly income. Add lines	2 through 10 for	\$2,485.22	+	\$1,562.26	_ =	\$4,047.48
column. Then add the total for	Column A to the total for C	olumn B.					
							Total current monthly income
Part 2: Determine Whether th	ne Means Test Applies	to You					monthly income
12. Calculate your current monthl	y income for the year. Fo	llow these steps:				William Commen	
12a. Copy your total current mon	thly income from line 11.		C	opy line	11 here →		\$4,047.48
Multiply by 12 (the number	of months in a year).						X 12
12b. The result is your annual inc	ome for this part of the for	n.				12b.	\$48,569.76
10 0-1						į.	
13 Calculate the median family in	come that applies to you						
Fill in the state in which you live.		Illinois					
Fill in the number of people in you	ur household.	2					
Fill in the median family income for household.	or your state and size of	***************************************	houseanno manoningonis servoy none i		45	13.	\$68,687.00
To find a list of applicable median instructions for this form. This list							
14. How do the lines compare?							
14a. Line 12b is less than or Go to Part 3.	equal to line 13. On the top	o of page 1, check bo	x 1, There is no presumptio	n of abu	ise.		
14b. Line 12b is more than li Go to Part 3 and fill out		1, check box 2, The p	resumption of abuse is dete	ermined	by Form 122A-	2.	
Part 3: Sign Below		-					
By signing here, I declare under p	penalty of perjury that the ir	nformation on this sta	tement and in any attachme	nts is tru	ue and correct.		
	106						
X /s/ Theodore Shorter	GL AC	×	:				
Signature of Debtor 1	- N	_	Signature of Debtor 2			1	
Date 5/7/2018 MM/DD/YYYY			Date 5/7/2018 MM/DD/YYYY				
If you checked line 14a, do NC If you checked line 14b, fill out							